



## Understand Your Bremer Bank Debit Card

<b>ATM Fees</b>	<ul style="list-style-type: none"> <li>• \$0 at MoneyPass® ATMs. Non-MoneyPass ATMs may impose additional fees and surcharges.</li> <li>• \$2.75 per withdrawal transaction at non-MoneyPass ATMs. You may also be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</li> </ul>
<b>Savings Account Transaction Limitations and Excess Withdrawal Transaction Fee</b>	<ul style="list-style-type: none"> <li>• Six (6) withdrawals or transfers from your account are allowed per calendar month or statement analysis cycle of at least (4) weeks.<sup>1</sup></li> <li>• A \$2.00 excess withdrawal transaction fee is charged for each withdrawal or transfer transaction in excess of six (6) per calendar month or statement analysis cycle of at least four (4) weeks.<sup>2</sup></li> </ul>
<b>Money Market Transaction Limitations and Excess Withdrawal Transaction Fee</b>	<ul style="list-style-type: none"> <li>• Six (6) withdrawals or transfers from your account are allowed per calendar month or statement analysis cycle of at least four (4) weeks.<sup>1</sup></li> <li>• A \$10.00 excess withdrawal transaction fee is charged for each withdrawal or transfer transaction in excess of six (6) per calendar month or statement analysis cycle of at least four (4) weeks.<sup>2</sup></li> </ul>

Member FDIC

<sup>1</sup>Federal Regulation D limits certain types of withdrawals and transfers from a savings or money market account to a combined total of six (6) per calendar month or statement analysis cycle of at least four (4) weeks:

**Limited by Regulation D:** Federal Regulation D restricts the number of “convenient” transfers or withdrawals via savings or money market accounts to no more than six (6) per calendar month or statement analysis cycle of at least four (4) weeks.

“Convenient” transfers and withdrawals for purposes of this limit are:

- preauthorized transfers,
- automatic transfers (including but not limited to transfers from a saving or money market account to another account or for overdraft protections, or for direct bill pay)
- transfers and withdrawals initiated by telephone, fax , online banking, e-mail or mobile banking
- Debit card purchases and transfers made by check, at an ATM, wire transfer, ACH, debit card, or other similar order made by you and payable to third parties.

If we determine that you are exceeding the limits on more than an occasional basis, we will either convert your account to a transaction account that you are eligible to maintain or close your account.

<sup>2</sup>Bremer Bank charges an excess withdrawal transaction fee on any combination of Regulation D transactions listed above and the following transactions when you exceed six (6) in a calendar month or statement analysis cycle of at least four (4) weeks.

- ATM transfers to your accounts at Bremer
- automatic payments to Bremer loans and lines of credit or to third parties
- checks/drafts cashed, or savings withdrawals, in branch or electronically from your savings or money market account
- ATM withdrawals.

For additional fee information, see the Personal Fee Schedule. For more details or information about your account, see the Personal Account Agreement, contact your banker, call 800-908-BANK (2265) or visit Bremer.com.